

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on February 14, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:
Tamia Caviness

Case No.: 20-16188
Judge: JNP
Hearing Date(s): 2/14/2023
Chapter: 13

Recommended Local Form

☒ Followed

☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4), is **ORDERED**.

DATED: February 14, 2023



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: Wilton's Corner Proprietary Association
Applicant's Counsel: Thomas J. Orr
Debtor's Counsel: Joseph J. Rogers
Property Involved ("Collateral"): 19 Norman's Ford Drive, Sicklerville, NJ 08081
Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 25 months, from 1/2021 to 1/2023.
- ☒ The Debtor is overdue for 25 payments at \$ 95.00 per month.
- ☒ The Debtor is assessed for 25 late charges at \$ 9.50 per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ _____ received after the motion was filed.

Total Arrearages Due \$ 2,612.50.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of \$ 2,612.50. Payment shall be made no later than 3/31/2023.
- ☒ Beginning on 2/1/2023, regular monthly association payments shall continue to be made in the amount of \$ 95.00.
- ☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$ _____ for _____ months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☒ Immediate payment: Associa Mid-Atlantic
PO Box 60002
Newark, NJ 07101-8052

☒ Regular monthly payment: Associa Mid-Atlantic
PO Box 60002
Newark, NJ 07101-8052

☐ Monthly cure payment: _____

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$ 500.00, and costs of \$ 188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

In re:
Tamia L. Caviness
Debtor

Case No. 20-16188-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 14, 2023

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2023:

Recip ID	Recipient Name and Address
db	+ Tamia L. Caviness, 19 Norman Ford Drive, Sicklerville, NJ 08081-5647

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriHome Mortgage Company LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor Tamia L. Caviness jjresq@comcast.net jjrogers0507@gmail.com
Thomas J Orr	on behalf of Creditor Wilton's Corner Proprietary Association tom@torrlaw.com xerna@aol.com;orrr87054@notify.bestcase.com

U.S. Trustee

District/off: 0312-1

User: admin

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Date Rcvd: Feb 14, 2023

Form ID: pdf903

Total Noticed: 1

USTPRegion03.NE.ECF@usdoj.gov

Warren S. Jones, Jr.

on behalf of Creditor NAVY FEDERAL CREDIT UNION email@warrensjones.com
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 7